

State of Washington  
Office of the Insurance Commissioner

2000 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$141.652	13.46%	\$146.728	\$103.744	70.71%
2	Farmers Ins Co Of WA	21644	WA	\$127.533	12.12%	\$123.330	\$81.855	66.37%
3	Allstate Ins Co	19232	IL	\$104.563	9.94%	\$102.270	\$52.098	50.94%
4	Safeco Ins Co Of IL	39012	IL	\$67.683	6.43%	\$63.169	\$47.075	74.52%
5	Pemco Mut Ins Co	24341	WA	\$59.272	5.63%	\$58.924	\$28.875	49.00%
6	Allstate Ind Co	19240	IL	\$37.683	3.58%	\$39.059	\$27.473	70.34%
7	United Services Auto Assoc	25941	TX	\$33.058	3.14%	\$32.232	\$20.669	64.13%
8	Pemco Ins Co	18805	WA	\$32.995	3.14%	\$32.486	\$15.776	48.56%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$28.277	2.69%	\$28.291	\$13.526	47.81%
10	Hartford Underwriters Ins Co	30104	CT	\$23.785	2.26%	\$22.557	\$13.823	61.28%
11	USAA Cas Ins Co	25968	TX	\$23.665	2.25%	\$22.865	\$14.845	64.93%
12	Geico General Ins Co	35882	MD	\$18.862	1.79%	\$17.384	\$12.258	70.52%
13	First Natl Ins Co Of Amer	24724	WA	\$15.806	1.50%	\$15.425	\$10.136	65.71%
14	Nationwide Mut Ins Co	23787	OH	\$15.786	1.50%	\$15.137	\$9.562	63.17%
15	Mid-Century Ins Co	21687	CA	\$15.491	1.47%	\$15.068	\$11.392	75.60%
16	Continental Ins Co	35289	NH	\$12.945	1.23%	\$11.816	\$8.219	69.56%
17	Government Employees Ins Co	22063	MD	\$12.253	1.16%	\$11.751	\$8.099	68.92%
18	Unigard Ins Co	25747	WA	\$11.984	1.14%	\$11.689	\$7.851	67.17%
19	Grange Ins Assn	22101	WA	\$11.481	1.09%	\$11.255	\$7.556	67.13%
20	Nationwide Mut Fire Ins Co	23779	OH	\$8.890	0.84%	\$8.820	\$4.283	48.56%
21	Progressive American Ins Co	24252	FL	\$8.670	0.82%	\$8.817	\$4.442	50.37%
22	General Ins Co Of Amer	24732	WA	\$8.534	0.81%	\$8.766	\$5.659	64.55%
23	State Farm Fire And Cas Co	25143	IL	\$8.408	0.80%	\$8.971	\$6.570	73.23%
24	Country Mut Ins Co	20990	IL	\$8.224	0.78%	\$8.022	\$5.810	72.42%
25	Liberty Mut Fire Ins Co	23035	MA	\$8.164	0.78%	\$7.523	\$5.072	67.41%
26	Metropolitan Cas Ins Co	40169	RI	\$7.689	0.73%	\$7.195	\$4.574	63.58%
27	North Pacific Ins Co	23892	OR	\$7.176	0.68%	\$7.741	\$1.767	22.83%
28	Progressive Northern Ins Co	38628	WI	\$7.076	0.67%	\$7.267	\$3.464	47.67%
29	Dairyland Ins Co	21164	WI	\$6.647	0.63%	\$6.702	\$4.850	72.37%
30	Progressive Preferred Ins Co	37834	OH	\$5.788	0.55%	\$5.024	\$2.976	59.24%
31	Geico Ind Co	22055	MD	\$5.206	0.49%	\$4.754	\$2.483	52.23%
32	Amica Mut Ins Co	19976	RI	\$5.070	0.48%	\$4.495	\$2.136	47.53%
33	Progressive Northwestern Ins Co	42919	WA	\$4.849	0.46%	\$4.294	\$2.260	52.63%
34	Progressive Classic Ins Co	42994	WI	\$4.765	0.45%	\$6.047	\$3.201	52.94%
35	National Merit Ins Co	39004	WA	\$4.730	0.45%	\$4.592	\$2.726	59.36%
36	Progressive Cas Ins Co	24260	OH	\$4.707	0.45%	\$4.543	\$2.992	65.86%
37	Travelers Ind Co Of Amer	25666	CT	\$4.705	0.45%	\$4.410	\$3.421	77.57%
38	Progressive Specialty Ins Co	32786	OH	\$4.352	0.41%	\$4.981	\$2.498	50.16%
39	Geico Cas Co	41491	MD	\$4.230	0.40%	\$3.869	\$2.231	57.66%
40	Financial Ind Co	19852	CA	\$4.169	0.40%	\$3.642	\$2.656	72.91%
All 195 Other Companies				\$125.344	11.91%	\$123.710	\$84.668	68.44%
Totals (Loss Ratio is average)				\$1,052.168	100.00%	\$1,035.621	\$655.571	63.30%

(1)Excluding all Loss Adjustment Expenses (LAE)